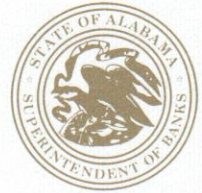




**Bob Riley**  
Governor

**STATE OF ALABAMA**  
**STATE BANKING DEPARTMENT**



**John D. Harrison**  
Superintendent of Banks

January 11, 2011

MEMORANDUM

TO: Alabama State-Chartered Banks

FROM: John D. Harrison, Superintendent of Banks

SUBJECT: Hazardous Weather Conditions

Due to severe winter weather, hazardous travel conditions have been predicted to continue for the extreme northern part of Alabama for the next couple of days. Pursuant to Section 5-5A-32 of the Code of Alabama, I hereby notify and authorize all banks within the affected areas of the State of Alabama to close all day, or any part of the day on Wednesday and Thursday, January 12 and 13, 2011, as necessary to protect the safety of their employees and customers. I request, however, that should you choose to close that you notify this office by email at [richard.stephens@banking.alabama.gov](mailto:richard.stephens@banking.alabama.gov) or telephonically at 334-242-3452.